

Consumer Deposit Account Agreement

Definitions. Throughout this Agreement, these terms have the following meaning:

- “You” and “your” refer to the depositor (whether joint or individual).
- “We”, “us” and “our” refer to the financial institution.
- The acronym “NOW” means Negotiable Order of Withdrawal.
- “Item or “items” as defined by Article 4 of the Uniform Commercial Code (UCC), means an instrument or a promise or order to pay money handled by a financial institution for collection or payment. The term includes a check but does not include a payment order governed by Article 4A of the UCC or a credit or debit card slip.
- “Debit transactions,” “debit” or “debits” refers to funds that are taken out of your account. Common types of debits may include: checks or drafts that you have written, ACH payments, wire transfers, PIN-based debit card transactions, and signature-based debit card transactions.
- “Credit transactions,” “credit” or “credits” refer to deposits of funds into your account. Common types of credits include: cash deposits, direct deposits, check deposits, and ACH and wire transfers made payable to you. Credits are generally added to your account and are made available to you in accordance with our funds availability schedule.
- “Banking Day” means any day the Bank is open, and the Federal Reserve is processing banking transactions.
- “Business Day” means Mondays through Fridays, excluding Federal Holidays.
- “Day” means all calendar days, including weekends and Federal Holidays.

General Agreement. You understand the following Account Agreement (“Agreement”) governs your account with us. Your account is also governed by other applicable documents, such as the Truth in Savings Account Disclosure and Privacy Policy, and where applicable the Funds Availability Policy and Electronic Fund Transfer Agreement (“Disclosures”), which are incorporated by reference. You understand that your account is also governed by applicable law.

General Rules. The following rules apply to all types of accounts:

1. Deposits. Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions initiated by mail until we actually receive and record them. We may refuse to accept particular checks or similar instruments as a deposit to your account at our discretion. Any cash deposit will be credited to your account in accordance with this Agreement. Any other item that you deposit will be handled by us in accordance with our usual collection practices. If any item you deposit is returned unpaid, we will debit your account and adjust any interest earned. You will, in any event, be liable to us for the amount of any check you deposit to your account that is returned unpaid, plus our costs and expenses associated with the collection of all or part of such amount from you, including reasonable attorney fees. You understand you may not be able to withdraw funds until we have received final settlement for any item deposited. Any deposit made on Saturdays, Sundays, Holidays, or after our cut-off hour on business days, will be credited to your account at the beginning of the next business day. Deposits to checking and NOW accounts shall be handled in accordance with our current Funds Availability Policy which will control the banking day deposits are deemed received by us and when they will be available for withdrawal. Deposits may be subject to a fee.

2. Collection of Deposited Items. In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

3. Set Offs and Security Interest. If you ever owe us money as a borrower, guarantor, or otherwise, and it becomes due, we have the right under the law (called “set-off”) and under this Agreement (by which you grant us security interest in your 10/2021

deposit account and any other accounts held by you) to use your account funds to pay the debt, where permitted by law. We may set-off funds in your account and any other accounts held by you, jointly or individually, to pay any debt you may owe us; this includes an item(s) that we have cashed for you that are returned to us unpaid. If the account is a joint account, we may offset funds for the debt of anyone of the owners. Similarly, we may also set-off funds from the individual accounts of any one of the joint owners to satisfy obligations or debts in the joint account. The security interest granted by this Agreement is consensual and is in addition to our right to set-off.

4. Claims. In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets judgment, reclamation, other order of court or other legal process (“Claim(s)”), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account as set forth in and required by such Claim(s). If the account(s) is/are held jointly, we may place the hold, remove from the account(s) and/or remit the amounts from the account(s) arising from any Claim(s) relating to anyone or more of the account holders. In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Miscellaneous Fee Schedule.

5. Expenses. You agree to be liable to us for any loss, costs or expenses that we incur as a result of any dispute involving your account, including reasonable attorneys' fees to the extent permitted by law, and you authorize us to deduct such loss, costs or expenses from your account without prior notice to you.

6. Dormant Accounts. You understand that if your account is dormant, you may be charged a fee specified in the Miscellaneous Fee Schedule and we may stop paying interest to the extent permitted by law. You agree that we are relieved of all responsibility if your account balance is escheated in accordance with state law.

7. Joint, Trust, Fiduciary, and Custodial Accounts. You acknowledge that if your account is set up as a joint, trust, fiduciary, or custodial account, it is your sole responsibility to determine the legal effects of opening and maintaining an account of this nature.

8. Joint Account. If this is a joint account, all deposits are the property of the person(s) indicated on the account and we may release all or any part of the amount in the account to honor checks, withdrawals, orders, or other items or withdrawals or requests from any person named on this account. Any person named on the account is liable for the amount of any overdraft and overdraft fee regardless of whether he or she signed the item or benefitted from the proceeds of the item. Upon receiving written notice from any person named on the account, we may freeze the account. The account may be frozen until we receive written notice, signed by all parties named in the account, as to the disposition of funds. We may use the funds to satisfy a debt or judgment of any person named on this account if ordered to do so by a court of law.

9. Joint Account with/without Right of Survivorship. If this account is noted as a joint account with right of survivorship, on the death of one party to a joint account, all sums in the account on the death vest in and belong to the surviving party(ies) as his or her separate property and estate. However, if this account is between spouses, the funds in the account may be subject to applicable community property laws. In the event this account is designated as a joint account without right of survivorship and we receive written notice of death of any person named on the account, we may freeze the account until we have received satisfactory evidence as to the disposition of the account.

10. In Trust For or Pay on Death Account. If the account is designated as an In Trust For or Pay on Death account, then it is an account payable on request to you during your lifetime and after your death to one or more surviving designated beneficiaries, without being subject to your will. The beneficiary(ies) has no ownership rights in the account during your lifetime. All funds in this type of account constitute a voluntary trust revocable in whole or in part at any time by you. After your death, funds remaining in the account shall belong to the beneficiary absolutely, but subject to our general right of offset for any indebtedness owed by you or any beneficiary. If there is more than one surviving beneficiary, each surviving beneficiary will own an equal share of the funds remaining in the account without right of survivorship as between the beneficiaries.

An In Trust For or Pay on Death account may be combined with certain other types of accounts, in which event such other accounts' descriptions shall also apply. Where there are two or more depositors, this account will be combined with a joint account either with or without right of survivorship. If “with right of survivorship,” remaining account funds are payable to the designated beneficiary(ies) only after the death of all depositors. If “without right of survivorship,” remaining account funds belonging to any depositor are payable to that depositor's designated beneficiary(ies) after that depositor's death. The term “trust account” does not include deposits by trustees or other fiduciaries where the

trust or fiduciary relationship is established other than by your deposit agreement. We shall be fully protected in making payment to the credit of the account in accordance with state law.

11. Custodial Account. A custodial account is subject to applicable law as adopted by the state in which the account is opened. The documents that authorize the custodianship may be required for the account. An account opened under the Uniform Transfers/Gifts to Minors Act must be opened in the name of a custodian "as custodian for (name of minor) under the Uniform Transfer to Minors Act". There may be only one custodian and one minor as beneficiary for each minor account.

12. Agency Account/Power of Attorney. If you wish to name an agent to act as your attorney-in-fact or agent in connection with your account, we may use the form of appointment found on the signature card or some other appropriate form. If the account is designated as an agency account, you have named an agent who will have the authority to make withdrawals from the account, endorse checks made payable to you for deposit into the account, and deposit cash or negotiable instruments into the account. An agency account may be combined with certain other types of accounts, in which event such other accounts' descriptions shall also apply. The agent has no ownership right or interest in this account. Upon your death, the agency shall terminate and any funds remaining on deposit belonging to you shall become the property of your estate or such other persons who may be entitled, depending upon the type of account. If you have designated that the agent shall continue to have power after your disability/incompetency, the agent's authority survives your disability/incompetency. The agent may act for a disabled/incompetent party until the authority of the agent is terminated. If you have noted that the agent shall not have power after your disability/incompetency, the agent's authority extinguishes upon your disability/incompetency. We are not liable for any payment or withdrawal made to or by an agent for a deceased or incompetent depositor unless we had actual knowledge of the incompetency or death at the time payment was made.

13. Corporate, Partnership and Other Organizational Account. You agree to supply us with a separate authorization informing us of the authorized signer(s) and to provide any other related documents, if requested to do so.

14. Fees, Service Charges and Balance Requirements. You agree to pay us and are responsible for any fees, charges or balance/deposit requirements as provided in the Miscellaneous Fee Schedule or Account Disclosure provided to you at the time you opened the account. Fees, charges and balance" requirements may change from time to time. We also reserve the right to impose a service charge for cashing checks and other items drawn on your account, if the person cashing the check or item is not a customer of this financial institution.

15. Non-Sufficient Funds and Overdrafts. If your account lacks sufficient collected funds to pay a check, preauthorized transfer or other debit activity, presented for payment we may return such item for non-sufficient funds and will charge you a fee for each occurrence as provided in the Miscellaneous Fee Schedule. Please reference the *Peoples Bank Overdraft Management Service* document and *Opt-In Disclosure* for additional information on how overdraft and non-sufficient funds fees are assessed at Peoples Bank, and ways to avoid them. These disclosures contain important information even if you opted out of certain overdraft protections.

16. Processing Order. Processing order can impact the fees you pay. All credit transactions will be processed before debits. Debits will be processed in ascending amount order by category and each category will process in the following order: 1) In Branch Transactions/Checks Negotiated in a Peoples Bank Branch/ATM Transactions/Transfers/Outgoing Wires/Person to Person Transactions/Overdraft or Non-Sufficient Funds Fees From Previous Business Day's Transactions/Deposit Return Items, 2) Preauthorized Transactions/ACH/Debit Card Transactions/Bill Payments, 3) Checks Processed at Other Financial Institutions, and 4) Other Peoples Bank Fees or Service Charges.

The Bank uses *ledger balance minus holds* to determine whether funds are available in an account, and an overdraft or non-sufficient funds fee may be assessed if funds are unavailable. The ledger balance is the balance in your account after all previous business day's activity has been posted. Holds are defined as any debit card holds, check holds or operational holds and will be subtracted from the ledger balance before items are posted according to the processing order above.

Please reference the *Peoples Bank Overdraft Management Service* document and *Opt-In Disclosure* for additional information on how overdraft and non-sufficient funds fees are assessed at Peoples Bank, and ways to avoid them. These disclosures contain important information even if you opted out of certain overdraft protections.

17. Amendments and Alterations. You agree that the terms and conditions governing your account may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the

account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders.

18. Notices. You are responsible for notifying us of any address or name changes, the death of an account holder or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have a reasonable opportunity to act on it. Written notice sent by us to you is effective when mailed to the last address supplied.

19. Closing Account. We may close the account at any time, with or without cause, by sending you notice, if advance notice is required by law, and a check for the balance in our possession to which you are entitled. At our discretion, we have the authority to pay an otherwise properly payable check, which is presented after the closing of your account.

20. Transfers and Assignments. You cannot assign or transfer any interest in your account unless we agree in writing.

21. Effective Applicable Laws and Regulations. You understand that this Agreement is governed by the laws of the state where this account is opened except to the extent that federal law is controlling. Changes in these laws and regulations may modify the terms and conditions of your account(s). We do not have to notify you of these changes, unless required to do so by law.

22. ACH and Wire Transfers. This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted by the state in which the account is opened. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. If you are a party to an Automated Clearing House ("ACH") entry, you agree to be bound by the rules and regulations of the National Automated Clearing House Association ("Nacha") Operating Rules, the Rules of any local ACH, and the Rules of any other system through which the entry is made.

Provisional Payment. Credit we give you with respect to an ACH credit entry is provisional until we receive final settlement for that entry through a Federal Reserve Bank. If we do not receive final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

International ACH Transactions. If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

Notice of Receipt. Under the operating rules of Nacha, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law. We may accept on your behalf payments to your account which have been transmitted through one or more ACH transactions that are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where this account is opened as provided by the operating rules of Nacha, which are applicable to ACH transactions involving your account.

23. Payment of Interest. If your account is an interest-bearing account, interest will be calculated and paid in accordance with the Account Disclosure described in paragraph 33 and provided to you at the time you opened the account.

24. Stop Payments.

Stop Payments on Checks. If you request us to stop payment on a check you have written, you will give written or other confirmation as allowed by us within 14 days of making the request. If you fail to confirm an oral stop payment request within the 14 days, unless our policy provides otherwise, we reserve the right to cancel the request. Your stop payment request must describe the check or account with reasonable certainty and we must receive the request in a time and way that

gives us a reasonable opportunity to act on it. A stop payment on a check you have written will remain in effect until the earlier of 1) six months or other time period not less than six months as specified in the Stop Payment Order, or 2) until we receive written revocation of the stop payment. If the check on which a Stop Payment Order has been placed has not yet cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing written or other confirmation as allowed by us within the time period the Stop Payment Order is in effect. You may be charged a fee every time you request a stop payment, even if it is a continuation of a previous stop payment request. You understand that we may accept the stop payment request from any of the joint owners of the account regardless of who signed the check or authorized the transfer. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request. We may accept a stop payment request on lost or stolen checks, whether a single check or series, unless our policy requires we open a new account for you to ensure your security. Written communication includes communication by electronic record.

Stop Payments on ACH Debits. A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, or on a multiple or future debit entry transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. Requests to stop all future payments on an ACH debit transfer may require additional documentation to be supplied to us. Oral stop payment orders are binding on us for 14 days only, unless our policy provides otherwise, and must be confirmed by you in a record or writing within that period. A Stop Payment Order on an ACH debit will remain in effect until the earlier of 1) your withdrawal of the Stop Payment Order, or 2) the return of the debit entry, or, where a Stop Payment Order is applied to more than one debit entry under a specific authorization involving a specific payee (Originator), the return of all such debits. When a stop is placed on a multiple or future debit entry transfer, we may require your confirmation in a record or writing statement that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization). Written communication includes communication by electronic record.

The Stop Payment Order shall be governed by the provisions of Article 4A of the Uniform Commercial Code as adopted by the state in which the account is opened, the Electronic Fund Transfer Act (Regulation E), Nacha Operating Rules, and any applicable state law. You may be charged a fee every time you request a Stop Payment Order and for each Stop Payment Order renewal you make. You understand that we may accept the stop payment request from any of the joint owners of the account regardless of who signed the check or authorized the transfer. A release of the Stop Payment Order may be made only by an authorized signer on the account.

25. Checks. All negotiable paper ("checks") presented for deposit must be in a format that can be processed and/or photographed. We may refuse to accept any check that does not meet this requirement. All endorsements placed on the reverse side on any check which you deposit to your account, must be placed so that they are on the left side of the check when looking at it from the front and must be placed so they do not go beyond an area located 1 1/2 inches from the left edge of the check when looking at it from the front. We may refuse to accept any check that does not meet this requirement, and, if we do accept it, you will be completely responsible for any loss incurred by us which is premised on an endorsement not meeting this requirement, including reasonable attorney fees.

You will have the responsibility to make sure at the time you issue any check that the format is such that there will be no writing whatsoever on the reverse side of the check placed beyond an area located 1 1/2 inches from the left edge of the check when looking at it from the front. You will be completely responsible for any loss incurred by us which is premised on your violation of this requirement, including reasonable attorney fees.

26. Electronic Checks and Electronically Created Items. Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes. See the Substitute Checks section for more information. Electronically created items ("ECI") are check-like items created in electronic form that never existed in paper form. For example, you set up automatic bill payments with us to pay your utility bill. From your account information, we create an ECI that is sent to your utility company for payment. An ECI cannot be used to create a substitute check since it never existed in paper form.

27. Substitute Checks. To make check processing faster, federal law permits financial institutions to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute

check(s). An electronic check can be used to create a substitute check since the electronic image and electronic information was derived from its paper form.

28. Preauthorized Checks or Drafts. You should guard information about your account (such as your routing number and your account number) as carefully as you would guard blank checks. If you voluntarily give such information about your account to a party which is seeking to sell you goods or services, without physically delivering a check to it, any debit to or withdrawal from your account it initiates will be deemed authorized by you.

29. Stale or Postdated Checks. We reserve the right to pay or dishonor a check more than 6 months old without prior notice to you. If you can write checks on your account, you agree not to postdate any check drawn on the account. If you do and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.

30. Verifying Funds Availability for Check. You authorize us to release funds availability information about your account to individuals or merchants who represent to us that they have received a check or other item from you.

31. Check Safekeeping. If you can write checks on your account and utilize a check safekeeping or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. Any request for a copy of any check is subject to a fee. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

32. Statements. If your account is a Checking, NOW, Money Market, or Statement Savings account, we will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must notify us within 30 days after we mail or otherwise make the statement available to you of any discrepancies. If you fail to notify us, you will have no claim against us. Additionally, you agree that we will not be liable for any forged or unauthorized signature or any alteration on the face or back of the item as well as any unauthorized indorsement, reported to us after 60 days after we mail or otherwise make the statement or items available to you, even if we failed to exercise ordinary care. However, if the discrepancy is the result of an electronic fund transfer, the provisions of our Electronic Fund Transfer Agreement will control its resolution. If you do not receive a statement from us because you have failed to claim it or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

33. Account Disclosure. If your account is considered a consumer account, at the time you opened your account, you received an Account Disclosure which provided a schedule of all fees and charges applicable to the account, the interest rate and applicable Annual Percentage Yield, minimum balance requirements, compounding and crediting of interest and other pertinent information related to the account. This information found in the disclosure may change from time to time. If the fees, charges, minimum balance requirements or other items change in a manner that would adversely affect you, we will provide you with written notice 30 days prior to the change.

34. Signatures. Your signature on the Signature Card/Account Information form is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, orders or other items for the payment of money, that are drawn on us regardless of by whom or by what means (including facsimile signature(s)) may have been affixed so long as they resemble the facsimile signature specimen in our files. For withdrawal and for other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instruction is not genuine.

If your items are signed using any facsimile signature or non-manual form of signature, you acknowledge that it is solely for your benefit and convenience. You agree that no facsimile signature you have authorized us to honor may be considered a forgery or an unauthorized signature, and that every authorized facsimile signature shall be effective as the signatory's own original, manual signature. You accept sole responsibility for maintaining security over any device affixing the signature as such signature will be effective regardless of whether the person affixing it was authorized to do so. Your authorization notwithstanding, we are not obligated to accept or pay any items bearing facsimile signatures.

Further, most checks, drafts, orders or other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances

to conduct individual review of checks, drafts, orders, or other items for more than one signer, you agree that we are acting within common and reasonable banking practices by automatically processing these items. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

35. Restrictive Legends. We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in a writing signed by an officer of the financial institution. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00." We will not review checks for "two signatures required". Checks will be honored based on a single authorized signature.

36. Our Waiver of Rights. You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

37. Your Waiver of Notice. By signing the signature card/Account Information form, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your deposit account to the extent permitted by law. For example, if a check that you deposited is dishonored and returned to us, we are not required to notify you of the dishonor.

CHECKING AND NOW ACCOUNTS

In addition to the General Rules, your Checking Account and Negotiable Order of Withdrawal (NOW) Account will be subject to the following rules:

1. Withdrawals. Deposits will be available for withdrawal consistent with the terms of our Disclosures. Withdrawals may be subject to a fee.

2. Withdrawal Notice Requirements. If your account is a NOW or a non-demand deposit checking account, we have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account.

MONEY MARKET ACCOUNTS

In addition to the General Rules, your Money Market Account will be subject to the following rules:

1. Withdrawals. We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account. Withdrawals may be subject to a fee.

2. Transaction Limitations. Our policy allows us to restrict the number of transfers or withdrawals you can make on a Money Market Account and Savings Account, or we may allow you to make an unlimited number of transfers or withdrawals from these accounts.

SAVINGS ACCOUNTS

In addition to the General Rules, your Savings Account will be subject to the following rules:

1. Withdrawals. We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account. Withdrawals may be subject to a fee.

2. Passbooks. If your account is a passbook account and you wish to make a withdrawal without your passbook, we can refuse to allow the withdrawal. If your passbook is lost or stolen, you will immediately notify us in writing.

3. Transaction Limitations. Our policy allows us to restrict the number of transfers or withdrawals you can make on a Money Market Account and Savings Account, or we may allow you to make an unlimited number of transfers or withdrawals from these accounts.

MISCELLANEOUS FEE SCHEDULE

Effective 10/25/2021

Refer to your Account Disclosure for product specific fees.

ATM and Debit Cards		Peoples Online Banking	
Peoples Bank Debit Card (VISA® Debit Card)		Inquiry Only	No Charge
Withdrawal Fee-Non-Peoples Bank/Non-Money Pass® ATMs (each)	\$1.50	Bill Payment	Free
International Transaction Fee (each)	1%	Inactivity Fee (per month)	\$2.50
Peoples Bank Cash Card (ATM Card)		Business Manager Online Banking	
Withdrawal Fee-Non-Peoples Bank/Non-Money Pass® ATMs (each)	\$1.50	<i>See Business Manager Fee Schedule for product and pricing information.</i>	
All Account Types		Miscellaneous Service Charges	
Deposited Item Returned (per item)	\$5.00	Amortization Schedule-All Types (each)	\$10.00
Deposited Item Returned – Canadian Item (per item)	\$25.00	Check Printing	<i>Varies by style/ quantity</i>
Stop Payment (each)	\$33.00	Collection Fee (per item)	\$10.00
Stop Payment for Foreign Draft (each)	\$75.00	Copies (each)	\$0.25
Garnishment/Levy (each)	\$75.00	Counter Checks (per sheet of 4)	\$2.00
Night Depository	No Charge	Drafts	
Deficit Transfer (each)	\$5.00	Cashiers Check (each)	\$7.00
Custom Processing	Ask for Quote	Canadian Draft (each)	\$10.00
Checking, Money Market, and Savings		Other Foreign Draft (each)	\$10.00
Overdraft Item Fee ¹ (per item, per occurrence)	\$35.00	Fax Services	
Returned Item Fee ¹ (per item, per occurrence)	\$35.00	Outgoing – First Page	\$4.00
Additional Statement (each), waived for Savings Accounts	\$3.00	Outgoing – Additional Page (each)	\$1.00
Savings Accounts		Foreign Currency Orders	
Account Closure Fee	\$5.00	Bank Buys from Customer (per order)	\$15.00
<i>(Accounts closed in the first 90 days)</i>		Bank Sells to Customer (per order)	\$15.00
IRA Outgoing Transfer Fee (each)	\$30.00	Non-Customer Coin (\$100.00 maximum)	
Express Credit Line Annual Fee	\$24.00	Per Roll	\$0.25
Research		Notary Service	
Copy of Statement (each)	\$2.00	Customer	No Charge
Copy of Check (safekeeping) (each after first 2)	\$2.00	Non-customer (per visit)	\$10.00
Copy of Check (non-safekeeping) (each)	\$2.00	Undeliverable Mail Fee (per month)	\$5.00
Copy of Deposit		Non-Customer Check Cashing Fee (per check)	
First 5 items	\$2.00	State or Government Checks	1% or \$6.00 minimum
Additional Items (each)	\$1.50	Safe Deposit Boxes	
All Other Requests (per hour)	\$24.00	Box Dimensions	
Minimum Research Fee	\$10.00	2 ½ x 5	Annual Fee
Wire Transfers		3 x 5	\$30.00
Fee – Domestic Wire Out (initiated in branch) (each)	\$25.00	4 x 5	\$35.00
Fee – Domestic Wire Out (Business Manager initiated) (each)	\$20.00	5 x 5	\$45.00
Fee – International Wire Out (initiated in branch) (each)	\$40.00	3 x 10	\$50.00
Fee – International Wire Out (Business Manager initiated) (each)	\$35.00	5 x 10	\$60.00
Fee – Domestic Wire In (each)	\$15.00	6 x 10	\$65.00
Fee – International Wire In (each)	\$15.00	7 x 10	\$75.00
		10 x 10	\$95.00
		Minimum Drilling Fee (per box)	\$100.00

¹This fee is waived for items less than or equal to \$20.00 or if your available balance at the end of the business day is overdrawn \$20.00 or less. Consumers could receive up to a limit of four \$35.00 fees per account and non-consumers could receive up to a limit of six \$35.00 fees per account in a business day.

ELECTRONIC FUND TRANSFER DISCLOSURE AND AGREEMENT

Peoples Bank

For purposes of this disclosure and agreement the terms "we", "us" and "our" refer to Peoples Bank. The terms "you" and "your" refer to the recipient of this disclosure and agreement.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your Cash Card (hereinafter referred to collectively as "ATM Card") or Peoples Bank Debit Card and Peoples Bank Health Savings Account Card (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

TERMS AND CONDITIONS. The following provisions govern the use of EFT services through accounts held by Peoples Bank which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

DEFINITION OF BUSINESS DAY. Business days are Monday through Friday excluding holidays.

ELECTRONIC FUND TRANSFER SERVICES PROVIDED

ATM CARD SERVICES. The services available through use of your ATM card are described below.

CASH CARD SERVICES:

- You may withdraw cash from your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may make deposits into your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, and NOW accounts and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), and NOW account(s).

DEBIT CARD SERVICES. The services available through use of your debit card are described below.

PEOPLES BANK DEBIT CARD SERVICES:

- You may withdraw cash from your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may make deposits into your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, and NOW accounts and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may use your card at any merchant that accepts Visa® debit cards for the purchase of goods and services.

PEOPLES BANK HEALTH SAVINGS ACCOUNT CARD SERVICES:

- You may withdraw cash from your Health Savings Account.
- You may make deposits into your Health Savings Account.
- You may use your card at any merchant that accepts Visa® debit cards for the purchase of goods and services.

ATM SERVICES.

NETWORK. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

You may access your ATM Card or Debit Card through the following network(s): NYCE, Plus and MoneyPass.

ATM FEES. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

OTHER ATM SERVICES. In addition, you may perform the following transactions: You can gain access only to your primary account through non-proprietary ATMs.

POINT OF SALE TRANSACTIONS. Listed below are the cards you may use to purchase goods and services from merchants that have arranged to accept your cards as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your cards, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your available account balance or, if applicable, your available overdraft protection. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fees.

The following cards and the corresponding designated account(s) may be used for Point of Sale transactions:

- Peoples Bank Debit Card: checking, savings, money market and NOW accounts.
- Peoples Bank Health Savings Account Card: Health Savings Account.

Your ATM and Debit cards may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

AUTHORIZATION HOLDS. An authorization hold is a temporary hold that is placed on your account for certain debit card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay the transaction, we may charge you non-sufficient funds fees if we return the item or overdraft fees if we pay the item on your behalf.

CURRENCY CONVERSION - Visa®. When you use your card with the Visa® logo at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is a rate selected by Visa® from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

IMPORTANT ADDITIONAL FEE NOTICE. Visa® charges an International Service Assessment Fee on all international transactions. Therefore, you will be charged 1% of the dollar amount of the transaction for each international transaction completed with your Visa® card when the country of the merchant or machine is different than your country as cardholder. Be aware that when making online purchases you may not know that the merchant is located in a different country.

SERVICES PROVIDED THROUGH USE OF PEOPLES 24 HOUR BANKLINE. You may perform the following functions through use of Peoples 24 Hour Bankline:

- You may initiate transfers of funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, NOW accounts and money market accounts, and Express Credit Line and deposit accounts.
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), NOW account(s), and Loans and Certificates of Deposit (CD).
- You may make payments on consumer loans, home mortgage loans, home equity loans, and cash reserve loans that you have with us.

In addition, you may perform other transactions such as: activate a debit card, inquire about a specific check number or amount, place a stop payment on a single check, obtain loan account information, verify funds and PIN changes.

PREAUTHORIZED TRANSFER SERVICES.

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), money market account(s), NOW account(s), and Certificates of Deposit (CD) and Individual Retirement Accounts (IRA).
- You may arrange for the preauthorized automatic payments or other transfers from your checking account(s), savings account(s), money market account(s), and NOW account(s).

SERVICES PROVIDED THROUGH USE OF PEOPLES ONLINE BANKING. Peoples Bank offers its customers use of our Peoples Online Banking service.

Terms and conditions are outlined in the Peoples Online Services and E-Sign Agreement and are provided at the time you enroll with these services.

ELECTRONIC CHECK CONVERSION. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or to pay bills.

LIMITATIONS ON TRANSACTIONS

TRANSACTION LIMITATIONS - CASH CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$500.00 through use of ATMs in any one day.

There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the ATM Card is issued. Peoples Bank reserves the right to change dollar amount limits at any time upon prior notification.

TRANSACTION LIMITATIONS - PEOPLES BANK DEBIT CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$500.00 through use of ATMs in any one day.

There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the Debit Card is issued. Peoples Bank reserves the right to change dollar amount limits at any time upon prior notification.

POINT OF SALE LIMITATIONS. You may buy up to \$2,500.00 worth of goods or services in any one day through use of our Point of Sale service.

TRANSACTION LIMITATIONS - PEOPLES BANK HEALTH SAVINGS ACCOUNT CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$500.00 through use of ATMs in any one day.

There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the Debit Card is issued. Peoples Bank reserves the right to change dollar amount limits at any time upon prior notification.

POINT OF SALE LIMITATIONS. You may buy up to \$2,500.00 worth of goods or services in any one day through use of our Point of Sale service.

OTHER WITHDRAWAL LIMITATIONS. ONLINE BANKING & PEOPLES 24 HOUR BANKLINE - You must pre-establish the accounts that you want to transfer to/from prior to initiating a funds transfer. This is accomplished by contacting a bank employee to complete and sign a transfer authorization form.

OTHER LIMITATIONS.

- The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.
- We reserve the right to impose limitations for security purposes at any time.

NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS.

TRANSACTION RECEIPTS. Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your ATM Card or Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

PERIODIC STATEMENTS. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

PREAUTHORIZED DEPOSITS. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- you can call us at (800)584-8859 to find out whether or not the deposit has been made.

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN"). In order to assist us in maintaining the security of your account and the terminals, the ATM Card or Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your ATM Card or Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to another account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Your ATM Card may only be used with your PIN. Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify Peoples Bank immediately if your ATM Card or Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your ATM Card or Debit Card or to write your PIN on your ATM Card or Debit Card or on any other item kept with your ATM Card or Debit Card. We have the right to refuse a transaction on your account when your ATM Card or Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your ATM Card or Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN in person only at one of our branches.

RIGHTS REGARDING PREAUTHORIZED TRANSFERS.

RIGHTS AND PROCEDURES TO STOP PAYMENTS. If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

call us at: (800)584-8859

or

write to: Electronic Funds Operations, 3100 Woburn Street, Bellingham, WA 98226

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

NOTICE OF VARYING AMOUNTS. If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company you are going to pay ten days prior to the payment date of the amount to be deducted. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS. If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT. If you believe your ATM Card or Debit Card or PIN or internet banking access code has been lost or stolen,

call us at: (800)584-8859 (24 hours a day, 7 days a week)

or

write to: Electronic Funds Operations, 3100 Woburn Street, Bellingham, WA 98226

Loss, theft or compromise of your ATM or Debit Card information should be treated as if the card itself was lost, stolen or compromised.

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

CONSUMER LIABILITY. Tell us AT ONCE if you believe your ATM Card or Debit Card or PIN or internet banking access code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit, if applicable). If you tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN or internet banking access code you can lose no more than fifty dollars (\$50) if someone used your ATM Card or Debit Card or PIN or internet banking access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your ATM Card or Debit Card or PIN

or internet banking access code without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account (including your maximum overdraft line of credit, if applicable), if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING PEOPLES BANK DEBIT CARD AND PEOPLES BANK HEALTH SAVINGS ACCOUNT CARD. The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Visa® logo. These limits apply to unauthorized transactions processed on the Visa® or Plus Network.

If you notify us about an unauthorized transaction involving your card with the Visa® logo and the unauthorized transaction took place on the Visa® or Plus Network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for such unauthorized transactions to the amounts described under "Consumer Liability" above if we reasonably determine, based on substantial evidence, that you were negligent or fraudulent in the handling of your account or your card with the Visa® logo, you were proven to have participated in the transaction, or both. The zero liability provisions do not apply to PIN-based debit transactions not processed by the Visa® or Plus Network, including ATM transactions outside of the United States.

Your liability for unauthorized transactions with your card with the Visa® logo that involve PIN-based debit transactions not processed by the Visa® or Plus Network, including ATM transactions, are described under "Consumer Liability" above.

ILLEGAL USE OF DEBIT CARDS. You agree not to use your Debit Cards for any illegal transactions, including internet gambling and similar activities.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS. In case of errors or questions about your electronic fund transfers,

call us at: (800)584-8859

or

write to: Electronic Funds Operations, 3100 Woburn Street, Bellingham, WA 98226

or

email us at: Customer.Support@peoplesbank-wa.com

or

use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact Peoples Bank no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you may be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions. Visa's® cardholder protection policy requires that we provide provisional credit for losses from unauthorized Visa® Check Card use within five (5) business days of notification of the loss, unless we determine that additional investigation is warranted and allowed by applicable laws or regulations.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your ATM Card or Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS.

FEE SCHEDULE. The Fee Schedule referred to above is being provided separately and is incorporated into this document by reference. Additional copies of the schedule may be obtained from Peoples Bank upon request.

DISCLOSURE OF ACCOUNT INFORMATION. You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release Peoples Bank and hold it harmless from any liability arising out of the transmission of these messages.

We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or
2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. If you give us your permission in a record or writing.

AMENDING OR TERMINATING THE AGREEMENT. We may change this agreement from time to time. You will be notified at least 30 days before a change will take effect if it will cause you an increase in costs or liability or it will limit your ability to make electronic fund transfers. No notice will be given if the change is necessary for security reasons. We also have the right to terminate this agreement at any time.

SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE. Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your ATM Card or Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

ADDITIONAL PROVISIONS

Your account is also governed by the terms and conditions of other applicable agreements between you and Peoples Bank.

If you want us to authorize and pay overdrafts on ATM and Debit Card transactions, visit www.peoplesbank-wa.com/optin or call 800-584-8859. These transactions may be subject to an overdraft fee as described in the Miscellaneous Fee Schedule.

FACTS**WHAT DOES PEOPLES BANK DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Transaction or loss history and credit history
- Assets and checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Peoples Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Peoples Bank share?	Can you limit this sharing?
For our everyday business purposes-- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes-- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes-- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call toll-free (800)584-8859 or go to www.peoplesbank-wa.com/privacy

What we do	
How does Peoples Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Peoples Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> - Open an account or apply for a loan - Make deposits or withdrawals from your account or make a wire transfer - Show your government issued ID
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes - information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - <i>Peoples Bank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - <i>Peoples Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> - <i>Our joint marketing partner(s) include categories of companies such as credit card providers.</i>



Security Tips

Keeping your personal, private information secure.

Be cautious when sharing your personal information. Peoples Bank will never ask for your social security number, user ID, account number, or password via email or phone when we call you. Never provide your social security number, user ID, account number, or password via email or by phone to businesses or persons you do not know. Never authorize someone else to “use” your account to negotiate checks, make deposits, or receive or send wire transfers.

Keep your contact information current. Correct email addresses, cell phone numbers, and mailing addresses ensure we can contact you regarding your account, including notification and alert features.

Be cautious of suspicious emails or phone calls. Be skeptical of unsolicited emails and calls. Legitimate companies will never contact you via phone or email with a request to provide your social security number, username, password, or account information. Even if it is a company you do business with, if you did not expect the request or if the request isn't logical, you should verify the company sent it before responding. Never call back a number provided on the solicitation itself. Use a known public phone number or email contact.

Use online statements to protect from mail fraud. Protect your account information by signing up for online statements. Electronic delivery of statements eliminates the risk of mail theft. Online statements may be reviewed, printed, or downloaded through your secure Peoples Online Banking account.

Notifications and Alerts. Use online banking alerts to monitor transactions and online banking activity. Within online banking, you can enroll in email and text alerts that will generate notifications to alert you of transaction activity or balance information according to criteria you have established.

Keep your passwords, personal identification numbers (PINs), and account codes secret. Your User ID and password are the most critical layer in online banking security. Use truly unique passwords that only you know. Longer passwords that include special characters and numbers are more secure. Avoid names, dates, or common phrases that might be guessed.

Use the passcode lock on your smartphone and other devices. The more security layers, the more difficult it is for thieves to access your information if your device is lost or stolen.

Peoples Bank



Security Tips continued

Keep your systems up to date. Install updates and use antivirus software where available for all systems that access financial information. Timely installation of updates is important to safeguard your personal and financial information.

Traveling with your card: If you intend to travel out of state or internationally and you wish to have access to your Peoples Bank account during that time, please contact customer service (1-800-584-8859) at least 48-hours prior to departure to have the restriction lifted.

For Business Customers. Develop a good employee education program that covers current scams and fraud. Establish unique usernames and passwords for your staff. Limit access to functionality that is necessary for their work. Utilize transaction limits, tokens or out-of-band approval, and dual control for ACH and wire transactions.

Reporting Security Concerns. If you suspect that you have been the victim of fraud or identity theft, see unauthorized transactions, believe that your online banking credentials have been compromised, have a lost or stolen card, wallet or purse, or have received suspicious emails or checks for deposit, please contact us immediately at 1-800-584-8859.

Additional Resources:

Identity Theft:

<https://www.identitytheft.gov/>

Stay Safe Online:

<https://staysafeonline.org/stay-safe-online/>

Federal Trade Commission scam updates:

<https://www.consumer.ftc.gov/features/scam-alerts>

Peoples Bank Security Center:

<https://www.peoplesbank-wa.com/online-security>

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